

Patents

GP2643
#15B
9/14/02
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: **Malik**)
)
SERIAL NO.: **09/287,023**)
)
FILED: **April 6, 1999**)
)
FOR: **METHODS AND SYSTEMS FOR USING**)
THE PUBLIC SWITCHED)
TELEPHONE NETWORK TO)
CONDUCT A TRANSACTION)
BETWEEN CUSTOMER ACCOUNTS)

ART UNIT: **2643**

EXAMINER: **D. Nguyen**

RECEIVED

SEP 03 2002

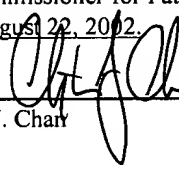
Technology Center 2600

Attorney Docket No.: 36968/176677

Attorney File No.: 36968/176677

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in a first class mail envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on August 22, 2002.



Christopher J. Chan

Assistant Commissioner for Patents
Washington, D.C. 20231

AMENDMENT AND RESPONSE

Sir:

In response to the non-final Office Action mailed May 23, 2002 (Paper No. 14), the Assignee submits the following amendments and remarks for entry. After entry of the enclosed amendments and remarks, Claims 1-36 are now pending. The Office Action rejected Claims 1-37 as anticipated or obvious in view of U.S. Patent No. 6,333,976 to *Lesley*, and U.S. Patent No. 6,185,545 to *Resnick et al.* Claims 1, 18, 26, 34, 35, and 36